

United States Bankruptcy Court  
Southern District of MississippiIn re:  
Crystal Rose Williams  
DebtorCase No. 17-04300-ee  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3

User: twright  
Form ID: 318Page 1 of 3  
Total Noticed: 63

Date Rcvd: Mar 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2018.

db +Crystal Rose Williams, 120 Kings Ridge Drive, Brandon, MS 39047-6110  
 4397238 +1st Franklin Financial, 4824 Highway 18, Jackson, MS 39209-9666  
 4397241 American Express, P.O. Box 5297, Fort Lauderdale, FL 33310-5207  
 4397243 +Bank of America, 5500 Preston Road, Dallas, Texas 75205-2673  
 4397260 +Citibank/Goodyear, Central Bankruptcy, P. O. Box 790040, St. Louis, MO 63179-0040  
 4397261 +Citibank/Home Depot, Centralized Bankruptcy, P. O. Box 790040, St. Louis, MO 63179-0040  
 4397266 +GS Bank USA, P. O. Box 45400, Salt Lake City, UT 84145-0400  
 4397267 +GS Serv. Limited, 6330 Gulfton, Houston, TX 77081-1108  
 4397269 +Huntington Nat. Bank, 37 West Broad Street, Columbus, OH 43215-4159  
 4397270 +Huntington Natl Bk, Attn: Bankruptcy, P. O Box 340996, Columbus, OH 43234-0996  
 4397273 +Miss. DOR, P. O. Box 22808, Bankruptcy Section, Jackson, MS 39225-2808  
 4397280 +Republic Finance, Suite 1-B, 722 Lake Harbour, Ridgeland, Mississippi 39157-4354  
 4397284 +Sunny Russel, 1007 Lake Drive, Raymond, MS 39154-9157  
 4397295 ++TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001  
 (address filed with court: Tower Loan, Bankruptcy, 406 Liberty Park Court, Flowood, MS 39232)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy@huntington.com Mar 07 2018 20:04:38 The Huntington National Bank,  
 P O Box 89424, Cleveland, OH 44101-6424  
 4397236 EDI: FRAN.COM Mar 08 2018 01:04:00 1st Franklin Financial, 135 E Tugalo Street,  
 Toccoa, GA 30577  
 4397237 +EDI: FRAN.COM Mar 08 2018 01:04:00 1St Franklin Financial, P.O. Box 54147,  
 Pearl, MS 39288-4147  
 4397239 +E-mail/Text: bknotices@conduent.com Mar 07 2018 20:05:14 ACS Education Services,  
 P. O. Box 7052, Utica, NY 13504-7052  
 4397240 EDI: AMEREXPR.COM Mar 08 2018 01:03:00 American Express, P.O. Box 7863,  
 Fort Lauderdale, FL 33329-7863  
 4397242 +EDI: AMEREXPR.COM Mar 08 2018 01:03:00 Amex, Correspondence, P. O. Box 981540,  
 El Paso, TX 79998-1540  
 4397244 +EDI: BANKAMER.COM Mar 08 2018 01:03:00 Bank of America, P.O. Box 22033,  
 Greensboro, NC 27420-2033  
 4397245 +EDI: TSYS2.COM Mar 08 2018 01:03:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015  
 4397246 +EDI: TSYS2.COM Mar 08 2018 01:03:00 Barclays Bank Delaware, P. O. Box 8803,  
 Wilmington, DE 19899-8803  
 4397248 EDI: CAPITALONE.COM Mar 08 2018 01:03:00 Capital One, P.O. Box 85015,  
 Richmond, VA 23285-5015  
 4397259 EDI: CITICORP.COM Mar 08 2018 01:03:00 Citi Cards, P. O. Box 183113,  
 Columbus, OH 43218-3113  
 4397247 +EDI: CAPITALONE.COM Mar 08 2018 01:03:00 Capital One, Gen. Corr./Bankruptcy,  
 P. O. Box 30285, Salt Lake City, UT 84130-0285  
 4397249 EDI: CAPITALONE.COM Mar 08 2018 01:03:00 Capital One, P.O. Box 650007,  
 Dallas, TX 75265-0007  
 4397251 EDI: CAUT.COM Mar 08 2018 01:03:00 Chase, P.O. Box 901076, Fort Worth, TX 76101-2076  
 4397250 +EDI: CHASE.COM Mar 08 2018 01:03:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 4397252 +EDI: CHASE.COM Mar 08 2018 01:03:00 Chase Card Service, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 4397253 +EDI: CHASE.COM Mar 08 2018 01:03:00 Chase Card Services, Corresp. Dept., Po Box 15278,  
 Wilmington, DE 19850-5278  
 4397254 EDI: CHASE.COM Mar 08 2018 01:03:00 Chase Cardservice, P.O. Box 94014,  
 Palatine, IL 60094-4014  
 4397255 +E-mail/Text: cst.bankruptcy@chase.com Mar 07 2018 20:05:14 Chase Student Loan,  
 P. O. Box 7013, Indianapolis, IN 46207-7013  
 4397256 EDI: CITICORP.COM Mar 08 2018 01:03:00 Citi Bank, P.O. Box 6531,  
 The Lakes, NV 88901-6531  
 4397257 EDI: CITICORP.COM Mar 08 2018 01:03:00 Citi Bank, P. O. Box 6420,  
 The Lakes, Nevada 88901-6420  
 4397258 +EDI: CITICORP.COM Mar 08 2018 01:03:00 Citi Cards, Customer Service, P.O. Box 6500,  
 Sioux Falls, SD 57117-6500  
 4397262 EDI: CRFRSTNA.COM Mar 08 2018 01:03:00 Credit First N.A., P.O. Box 81344,  
 Cleveland, OH 44188-0344  
 4397263 +EDI: CRFRSTNA.COM Mar 08 2018 01:03:00 Credit First Nat Assoc, BanK Credit Operations,  
 P. O. Box 81315, Cleveland, OH 44181-0315  
 4397264 EDI: CRFRSTNA.COM Mar 08 2018 01:03:00 Credit First Nat. Ass., P.O. Box 81083,  
 Cleveland, OH 44181-0083  
 4397265 +EDI: NAVIENTFKASMDOE.COM Mar 08 2018 01:04:00 Dept of Ed/Navient, Attn: Claims Dept,  
 P.O. Box 9635, Wilkes Barr, PA 18773-9635  
 4397268 +E-mail/Text: bankruptcy@hccredit.com Mar 07 2018 20:05:17 HC Processing Center,  
 P. O. Box 829, Springdale, AR 72765-0829  
 4397271 EDI: IRS.COM Mar 08 2018 01:04:00 IRS, P. O. Box 7346, Philadelphia, PA 19101-7346  
 4397276 EDI: GMACFS.COM Mar 08 2018 01:03:00 NUVELL, P.O. Box 2365, Memphis, TN 38101-2365  
 4397274 +EDI: NAVIENTFKASMSERV.COM Mar 08 2018 01:03:00 Navient, P. O. Box 9500,  
 Wilkes-Barr, PA 18773-9500

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4397275	+EDI: GMACFS.COM Mar 08 2018 01:03:00	Nuvell, P.O. Box 242627, Little Rock, AR 72223-0029
4397277	+EDI: GMACFS.COM Mar 08 2018 01:03:00	Nuvell Credit Company, 200 Renaissance Ctr, Detroit, MI 48243-1300
4397278	+EDI: GMACFS.COM Mar 08 2018 01:03:00	Nuvell Financial, 17500 Chenal Pkwy, Ste. 20, Little Rock, AR 72223-5197
4397281	E-mail/Text: bankruptcy@republicfinance.com Mar 07 2018 20:05:02	Republic Finance, P.O. Box 2002, Ridgeland, MS 39158
4397282	E-mail/Text: bankruptcy@republicfinance.com Mar 07 2018 20:05:02	Republic Finance, Suite A, 3405 Old Brandon Road, Pearl, MS 39208
4397279	E-mail/Text: bankruptcy@republicfinance.com Mar 07 2018 20:05:02	Republic Finance, Suite B, 6954 Old Canton Rd, Ridgeland, MS 39157
4397283	E-mail/Text: notices@rffcfinal.com Mar 07 2018 20:04:55	RFFC Financial LLC, 2912 West Davis Street, Conroe, TX 77304
4397286	+EDI: RMSC.COM Mar 08 2018 01:03:00	SYNCB/J C Penny, P. O. Box 965007, Orlando, FL 32896-5007
4397287	+EDI: RMSC.COM Mar 08 2018 01:03:00	SYNCB/Lowes, P. O. Box 965005, Orlando, FL 32896-5005
4397288	+EDI: RMSC.COM Mar 08 2018 01:03:00	SYNCB/TJX, P. O. Box 965005, Orlando, FL 32896-5005
4397285	+EDI: RMSC.COM Mar 08 2018 01:03:00	Syncb/Care Credit, P. O. Box 965036, Orlando, FL 32896-5036
4397289	+EDI: RMSC.COM Mar 08 2018 01:03:00	Synch/JC Penneys, Bankruptcy, P. O. Box 965060, Orlando, FL 32896-5060
4397290	+EDI: RMSC.COM Mar 08 2018 01:03:00	Synchrony Bank, Bankruptcy, P. O Box 103104, Roswell, GA 30076-9104
4397291	+EDI: RMSC.COM Mar 08 2018 01:03:00	Synchrony Bank/Amazon, Bankruptcy, P. O. Box 965060, Orlando, FL 32896-5060
4397293	+EDI: RMSC.COM Mar 08 2018 01:03:00	Synchrony Bank/Lowes, Bankruptcy, P. O Box 103104, Roswell, GA 30076-9104
4397292	+EDI: RMSC.COM Mar 08 2018 01:03:00	Synchrony Bank/Lowes, Bankruptcy, P. O. Box 965060, Orlando, FL 32896-5060
4397294	+EDI: RMSC.COM Mar 08 2018 01:03:00	Synchrony Bank/TJX, Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4397297	+E-mail/Text: cindy.eldridge@usdoj.gov Mar 07 2018 20:04:45	U S Attorney/DOE, Suite 4.430, 501 East Court St., Jackson, MS 39201-5025
4397298	+E-mail/Text: cindy.eldridge@usdoj.gov Mar 07 2018 20:04:45	U S Attorney/IRS, Suite 4.430, 501 East Court St., Jackson, MS 39201-5025

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4397272*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: IRS, Suite 504, 100 W. Capitol Street, Jackson, MS 39201)
4397296*	++TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001 (address filed with court: Tower Loan, P.O. Box 320001, Flowood, MS 39232)

TOTALS: 0, \* 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 09, 2018

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2018 at the address(es) listed below:

Eileen N. Shaffer on behalf of Trustee Eileen N. Shaffer eshaffer@eshaffer-law.com,  
ms04@ecfcbis.com

Eileen N. Shaffer eshaffer@eshaffer-law.com, ms04@ecfcbis.com  
R. Michael Bolen on behalf of Debtor Crystal Rose Williams rmb@hoodbohlen.com, wrh@hoodbohlen.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

United States Trustee USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Crystal Rose Williams**  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2  
 (Spouse, if filing)  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN **xxx-xx-1306**  
 EIN \_\_\_\_\_  
 Social Security number or ITIN \_\_\_\_\_  
 EIN \_\_\_\_\_

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **17-04300-ee**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

**Crystal Rose Williams**

Dated: 3/7/18

**By the court:** /s/Edward Ellington  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**